

**Information to identify the case:**

Debtor 1	Ralph S. D'Agostino Jr.	Social Security number or ITIN xxx-xx-1676
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Mary M. D'Agostino	Social Security number or ITIN xxx-xx-5866
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-19518-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ralph S. D'Agostino Jr.  
dba Blue Diamond Investments, LLC

Mary M. D'Agostino

8/21/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Ralph S. D'Agostino, Jr.  
Mary M. D'Agostino  
Debtors

Case No. 18-19518-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db/jdb	+Ralph S. D'Agostino, Jr., Mary M. D'Agostino, 146 Lakeside Drive, Rockaway, NJ 07866-2431
cr	+NATIONSTAR MORTGAGE LLC, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
517522819	+Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
517522820	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
517522821	+PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
517522823	+U.S. Bank National Association, ATTN: KML Law Group, PC, Suite 5000 - BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2018 23:34:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2018 23:34:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517522810	+EDI: AMEREXPR.COM Aug 22 2018 03:03:00 AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
517522812	EDI: BANKAMER.COM Aug 22 2018 03:03:00 Bank of America, PO Box 982238, El Paso, TX 79998
517522811	EDI: BANKAMER2.COM Aug 22 2018 03:03:00 Bank of America, PO Box 15028, Wilmington, DE 19850-5028
517522814	+EDI: CAPITALONE.COM Aug 22 2018 03:03:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517522813	EDI: CAPITALONE.COM Aug 22 2018 03:03:00 Capital One, PO Box 30273, Salt Lake City, UT 84130-0273
517522815	EDI: CHASE.COM Aug 22 2018 03:03:00 Chase Bank USA, N.A., ATTN: Cardmember Service, PO Box 15548, Wilmington, DE 19886-5548
517522816	EDI: CHASE.COM Aug 22 2018 03:03:00 Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
517522817	EDI: DISCOVER.COM Aug 22 2018 03:03:00 Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
517522818	EDI: IRS.COM Aug 22 2018 03:03:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
517522822	EDI: TFSR.COM Aug 22 2018 03:03:00 Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409-8026

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Andrew T. Shaw	on behalf of Joint Debtor Mary M. D'Agostino andrewtukeshaw@hotmail.com
Andrew T. Shaw	on behalf of Debtor Ralph S. D'Agostino, Jr. andrewtukeshaw@hotmail.com
David Wolff	dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association, as Trustee, ET AL dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkyefile@rasflaw.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association, as Trustee, ET AL rsolarz@kmlawgroup.com
U.S. Trustee	USTPRregion03.NE.ECF@usdoj.gov

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 7